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Dated: February 23, 2004 (Date of Deposit)

EDMOND A. DEFRANK

By


Signature

PATENT APPLICATION
Attorney Docket No: 10011553-1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

William H. Cresswell

Serial No.: 09/943,911

Group Art Unit: 3624

Filed: August 31, 2001

Examiner: A. Bashore

For: **DIGITAL CHECKBOOK**

AMENDMENT

Hon. Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated November 24, 2003, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of the claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.